

**From:** Dean Oliver <deanoliver@mac.com>  
**Sent:** Sunday, September 20, 2015 10:34 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear Department Of Labor:

As an individual investor I have bought and sold options in my IRA and 401K account for many years. Using options is an important tool to mitigate risk and maximize returns. I cannot imagine why the DOL would want to limit this important vehicle for the individual investor, and strongly urge you to keep the ability to buy and sell options available to the IRA and 401K investor.

My understanding is that the Department of Labor's (DOL's) proposed retirement rule would limit my ability to trade listed options in my IRA. It's a limitation that, to me, makes no sense.

I have traded options in my IRA, just as I have in non-retirement brokerage accounts, and I had to qualify for this privilege. Education and support from my brokerage firm are available to me 24-7 to answer questions or validate ideas. I can join online communities, take courses, watch instructional videos, test strategies, or speak to a representative any time I want.

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